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# Federal Reserve Release

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## *Actions of the Board, Its Staff, and the Federal Reserve Banks; Applications and Reports Received*

*No. 44*

*Week Ending November 3, 2001*

### **Testimony And Statements**

Credit card industry's treatment of customers -- statement by Dolores Smith, Director of the Division of Consumer and Community Affairs, before the Subcommittee on Financial Institutions and Consumer Credit of the House Committee on Financial Services.

- Published, November 1, 2001

### **Bank Mergers**

McIlroy Bank & Trust, Fayetteville, Arkansas -- to merge with Central Bank and Trust, Little Rock; The Farmers & Merchants Bank, Prairie Grove; and Springdale Bank & Trust, Springdale.

- Approved, October 30, 2001

### **Reserve Bank Services**

Federal Reserve priced services -- private sector adjustment factor for 2002.

- Approved, October 31, 2001

Federal Reserve priced services -- fee schedule for 2002.

- Approved, October 31, 2001

**BS&R** Banking Supervision and Regulation  
**C&CA** Consumer and Community Affairs  
**FOMC** Federal Open Market Committee

**RBOPS** Reserve Bank Operations and Payment Systems  
**IF** International Finance  
**OSDM** Office of Staff Director for Management

**Bank Branches, Domestic**

Chicago

Alpha Community Bank, Toluca, Illinois -- to establish a mobile branch to serve Bartonville, Bayview Gardens, East Peoria, Peoria Heights, and Spring Bay.  
- Returned, October 25, 2001 (AC)

Secretary

AmSouth Bank, Birmingham, Alabama -- to establish a branch at 400 Poydras Street, New Orleans, Louisiana.  
- Approved, October 31, 2001

Atlanta

First Community Bank, Debary, Florida -- to establish a branch at 113 Chipola Avenue, Deland.  
- Approved, October 31, 2001

Richmond

James Monroe Bank, Arlington, Virginia -- to establish a branch at 10509 Judicial Drive, Fairfax.  
- Approved, October 31, 2001

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish branches in the Safeway store at the intersection of Elden Street and Post Drive, Herndon, Virginia; in the Safeway store at 3713 Lee Highway, Arlington; at 868 Church Street North, Concord, North Carolina; and at 19631 West Catawba Avenue, Cornelius.  
- Approved, October 31, 2001

Chicago

Tower Bank & Trust Company, Fort Wayne, Indiana -- to establish a branch at Lahmeyer and Stellhorn Roads.  
- Approved, October 31, 2001

### **Bank Holding Companies**

#### Kansas City

American National Corporation, Omaha, Nebraska -- to acquire Quick Bancorp, Council Bluffs, Iowa, and its subsidiary bank, Peoples National Bank.  
- Approved, October 31, 2001

#### Richmond

Bank of America, N.A., Charlotte, North Carolina -- to increase its investment in its Edge corporation subsidiaries.  
- Approved, October 29, 2001

#### Boston

Berkshire Financial Services, Inc., Lee, Massachusetts -- to acquire Freedom National Bank, Greenville, Rhode Island.  
- Approved, October 29, 2001

#### Atlanta

Black Diamond Financial Group, Inc., Tampa, Florida -- to become a bank holding company through the acquisition of Bank of St. Petersburg, St. Petersburg.  
- Withdrawn, November 2, 2001

#### Atlanta

DNB Financial Services, Inc., Douglas, Georgia -- to become a bank holding company through the acquisition of Douglas National Bank, a de novo bank.  
- Approved, November 2, 2001

#### Dallas

East Texas Financial Corporation, Kilgore, Texas, and East Texas Delaware Holdings, Wilmington, Delaware -- to engage in operating a savings association through the acquisition of East Texas Financial Services, Inc., Tyler, Texas, and First Federal Savings and Loan Association.  
- Withdrawn, October 30, 2001

#### St. Louis

First Banks, Inc., St. Louis, Missouri -- to acquire Union Financial Group Ltd., Swansea, Illinois, and thereby acquire its subsidiary banks, Union Bank of Illinois, Swansea, and The State Bank of Jerseyville, Jerseyville.  
- Approved, November 1, 2001

**Bank Holding Companies**

Chicago

First Financial Corporation, Terre Haute, Indiana -- to acquire Community Financial Corp., Olney, Illinois, and thereby indirectly acquire Community Bank and Trust, N.A.  
- Approved, November 1, 2001

Chicago

Great River Financial Group, Inc., Burlington, Iowa -- to acquire Southeast Security Bank, Mediapolis.  
- Approved, October 29, 2001

New York

Greater Community Bancorp, Totowa, New Jersey -- to acquire additional shares of 1st Constitution Bancorp, Cranbury.  
- Approved, November 1, 2001

St. Louis

Henderson Bancshares, Inc., Lexington, Tennessee -- to become a bank holding company through the acquisition of First State Bank, Henderson.  
- Approved, November 2, 2001

Atlanta

Horizon BanCorp, Inc., Decatur, Georgia -- to become a bank holding company through the acquisition of Horizon Bank.  
- Approved, November 2, 2001

St. Louis

Lauderdale Bancshares, Inc., Halls, Tennessee -- to retain Farmers Crop Insurance Company and engage indirectly in the sale of crop insurance in Halls or other towns with a population of less than 5,000.  
- Approved, November 1, 2001

Chicago

Mitchell Bank Holding Corporation, Milwaukee, Wisconsin -- to continue to engage in extending credit and servicing loans.  
- Approved, November 1, 2001

### **Bank Holding Companies**

#### Chicago

Piper Holdings, Inc., Covington, Indiana -- to acquire Heritage Bancshares, Inc., Darlington, and thereby acquire Heritage Bank & Trust Company.  
- Approved, November 2, 2001

#### Atlanta

Regions Financial Corporation, Birmingham, Alabama -- to merge with First Bancshares of Texas, Houston, Texas, and thereby acquire First Bank of Texas, Tomball.  
- Approved, October 31, 2001

#### Philadelphia

Sun Bancorp, Inc., Vineland, New Jersey -- to acquire Delaware City Bank, Delaware City, Delaware, and The Delaware City Building and Loan Association.  
- Approved, October 31, 2001

### **Bank Mergers**

#### Atlanta

SouthTrust Bank, Birmingham, Alabama -- to merge with Bank of Tidewater, Virginia Beach, Virginia.  
- Approved, October 29, 2001

### **Banks, Foreign**

#### Director, BS&R

Caja de Ahorros y Monte de Piedad de Madrid, Madrid, Spain -- to establish an agency in Miami, Florida.  
- Approved, October 31, 2001

#### Director, BS&R

Kookmin Bank, Seoul, Korea -- to establish two branches in New York, New York.  
- Approved, October 31, 2001

### **Banks, Nonmember, And Miscellaneous Institutions**

#### Richmond

Sandy Spring Bank, Olney, Maryland -- to establish Sandy Spring Insurance Corporation as a financial subsidiary.  
- Approved, October 31, 2001

### **Banks, State Member**

#### Secretary

- HSBC Bank USA, Buffalo, New York -- to assume certain liabilities of CIBC National Bank, Maitland, Florida, relating to PayDirect, an internet payment system.
- Approved, October 31, 2001

### **Change In Bank Control**

#### Kansas City

- Commerce Bankshares, Inc., Aurora, Colorado -- change in bank control.
- Withdrawn, November 1, 2001

#### San Francisco

- Great Basin Financial Corporation, Elko, Nevada -- change in bank control.
- Permitted, October 30, 2001

### **Competitive Factors Reports**

#### Richmond

- E\*TRADE Bank, Arlington, Virginia -- report on competitive factors of the proposed acquisition of certain deposit liabilities of Chase Manhattan Bank, N.A., Newark, Delaware.
- Submitted, October 30, 2001

#### Philadelphia

- Earthstar Bank, Southampton, Pennsylvania -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of Cornerstone Savings Association, Glenside.
- Submitted, October 29, 2001

#### Kansas City

- First National Bank in Coalgate, Coalgate, Oklahoma -- report on competitive factors of the proposed merger with Shamrock Bank, N.A., Mountain View.
- Submitted, November 1, 2001

#### Kansas City

- Fremont National Bank and Trust Company, Fremont, Nebraska -- report on competitive factors of the proposed merger with Nebraska Trust Company, N.A.
- Submitted, October 30, 2001

### **Competitive Factors Reports**

#### Chicago

Lincoln State Bank, S.B., Rochelle, Illinois -- report on competitive factors of the proposed merger with First Interim Savings Bank of Rochelle.

- Submitted, November 1, 2001

#### Kansas City

Lyon County State Bank, Emporia, Kansas -- report on competitive factors of the proposed merger with the Emporia branch of NorthStar Bank, National Association, Kansas City, Missouri.

- Submitted, October 29, 2001

#### Kansas City

NorthStar Bank, National Association, Kansas City, Missouri -- report on competitive factors of the proposed merger with Admire Bank, Emporia, Kansas.

- Submitted, October 29, 2001

#### Boston

Peoples Heritage Bank, National Association, Portland, Maine -- report on competitive factors of the proposed merger with BankNorth Investment Management Group, National Association, Burlington, Vermont; The Howard Bank, National Association; First Vermont Bank, National Association, Brattleboro; and Franklin-Lamoille Bank, National Association, St. Albans; Bank of New Hampshire, National Association, Farmington, New Hampshire; Evergreen Bank, National Association, Glen Falls, New York; and First Massachusetts Bank, National Association, Worcester, Massachusetts.

- Submitted, October 24, 2001 (AC)

#### Chicago

Peoples State Bank, Manito, Illinois -- report on competitive factors of the proposed merger with PSB Interim Bank.

- Submitted, November 2, 2001

#### Kansas City

Western National Bank of Colorado, Colorado Springs, Colorado -- report on competitive factors of the proposed merger with Bank of Cherry Creek, N.A., Denver.

- Submitted, November 2, 2001

### **Competitive Factors Reports**

#### Boston

Williamstown Mutual Holding Company, Williamstown, Massachusetts, a de novo holding company -- report on competitive factors of the proposed acquisition of Williamstown Savings Bank.

- Submitted, October 22, 2001 (AC)

### **Extensions Of Time**

#### Richmond

First Union National Bank, Charlotte, North Carolina -- extension to December 31, 2002, to contribute shares of First Fidelity International Bank to First Union Commercial Corporation.

- Approved, October 30, 2001

#### Chicago

Hasten Bancshares, Indianapolis, Indiana -- extension to February 8, 2002, to acquire Harrington Financial Group, Inc., Overland Park, Kansas, and thereby acquire Harrington Bank, FSB, Richmond, Indiana.

- Granted, October 29, 2001

#### Kansas City

Pinnacle Bank, Papillion, Nebraska -- extension to May 17, 2002, to establish a branch at 27th and Fletcher Streets, Lincoln.

- Granted, October 30, 2001

#### Minneapolis

West End Financial Corp., Bessemer, Michigan -- extension to February 3, 2002, to acquire Gogebic Range Bank.

- Granted, October 29, 2001

### **Financial Holding Companies**

#### Director, BS&R

Caja de Ahorros y Monte de Piedad de Madrid, Madrid, Spain -- election to be treated as a financial holding company.

- Effective, October 31, 2001

### **Financial Holding Companies**

#### Chicago

Sturgis Bancorp, Inc., Sturgis, Michigan -- election to become a financial holding company; and for Sturgis Bancorp, Inc. to become a bank holding company through the acquisition of Sturgis Bank & Trust Company.

- Effective, November 2, 2001

### **International Operations**

#### Chicago

Shorebank Corporation, Chicago, Illinois -- to establish Shorebank Advisory Services Romania, Bucharest, Romania, and thereby engage in providing community development investment advisory services.

- Withdrawn, October 29, 2001

### **Membership**

#### Minneapolis

First American Bank & Trust, Madison, South Dakota -- to become a member of the Federal Reserve System.

- Approved, November 2, 2001

#### St. Louis

The First National Bank of Xenia, Xenia, Illinois -- to become a member of the Federal Reserve System on conversion to a state charter and to retain its branch at 1400 North Main Street, Flora.

- Approved, October 30, 2001

# District 1

## Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, November 3, 2001

### Section I – Applications subject to newspaper notice only

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<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

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### Section II – Applications subject to both newspaper and Federal Register notice

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<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

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### Section III – Applications subject to Federal Register notice only

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<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

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### Section IV – Applications not subject to Federal Register or newspaper notice

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<i>Type</i>	<i>Application</i>	
None		

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## Section V – Availability of CRA public evaluations

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

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<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

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## Section VI – CRA examinations scheduled for Quarter of

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<i>Institution</i>	<i>Location</i>
None	

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## District 2

### Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, November 3, 2001

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Representative Office	Banca Comerciala Romana S.A., Bucharest, Romania, to establish a representative office in New York, New York.*	Newspaper – N/Avail
Representative Office	Hamburgische Landesbank-Girozentrale, Hamburg, Germany, to establish a representative office in New York, New York.*	Newspaper – N/Avail
Branch	Banque Sudameris, Paris, France, to convert its Miami agency into a branch.*	Newspaper – N/Avail
Branch	HSBC Bank USA, Buffalo, New York, to open and occupy a branch office at the Pacific Renaissance Plaza, 388 9th Street, Oakland, California.*	Newspaper – 11/09/2001

\* Subject to the provisions of the Community Reinvestment Act

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

## Section V – Availability of CRA public evaluations

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

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**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

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<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

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## Section VI – CRA examinations scheduled for Quarter of

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<i>Institution</i>	<i>Location</i>
None	

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# District 3

## Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, November 3, 2001

### Section I – Applications subject to newspaper notice only

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<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

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### Section II – Applications subject to both newspaper and Federal Register notice

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<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

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### Section III – Applications subject to Federal Register notice only

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<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

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### Section IV – Applications not subject to Federal Register or newspaper notice

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<i>Type</i>	<i>Application</i>	
None		

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## Section V – Availability of CRA public evaluations

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

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<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

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## Section VI – CRA examinations scheduled for Quarter of

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<i>Institution</i>	<i>Location</i>
None	

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## District 4

### Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, November 3, 2001

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Received application from Employee Stock Ownership Plan, Wilmington, OH on 11/02/2001 to acquire up to 21.2% of the outstanding voting shares of NB&T Financial Group, Inc., Wilmington, OH.	Newspaper – 12/01/2001

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Waiver	Received request from Fidelity Bancorp, Inc., Pittsburgh, PA on 11/01/2001 to waive filing an application filed pursuant to Section 3 of the BankHolding Company Act with respect to its acquisition of Carnegie Financial Corporation, Carnegie, PA through a direct merger of Fidelity Savings Bank with and into Carnegie Savings Bank, FSB.	

## Section V – Availability of CRA public evaluations

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

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<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

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## Section VI – CRA examinations scheduled for Quarter of

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<i>Institution</i>	<i>Location</i>
None	

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## District 5

### Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, November 3, 2001

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	The Annapolis Banking & Trust Company, Annapolis, Maryland, to provide an in-house courier service to pick up deposits from business customers at various locations in Anne Arundel County, Maryland.*	Newspaper - 11/14/2001
Branch	Eagle Bank, Bethesda, Maryland, to establish a branch at 9600 Blackwell Road, Rockville, Maryland.*	Newspaper - 12/01/2001
18(c)	Potomac Valley Bank, Petersburg, West Virginia, to merge with South Branch Valley National Bank, Moorefield, West Virginia.*	Newspaper - 12/07/2001

\*Subject to the provisions of the Community Reinvestment Act.

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(5)	FNB Corporation, Christiansburg, Virginia, to merge with Salem Community Bankshares, Inc., Salem, Virginia.*	Fed Reg - 11/08/2001
3(a)(5)	Capital Bank Corporation, Raleigh, North Carolina, to merge with First Community Financial Corporation, Burlington, North Carolina.*	Fed Reg - 11/19/2001 Newspaper - 11/21/2001
3(a)(1)	Tri-County Bancorp, Inc., West Union, West Virginia, to become a bank holding company through the acquisition of 100% of the voting shares of West Union Bank, West Union, West Virginia.*	Fed Reg - 11/27/2001 Newspaper - N/Avail

\*Subject to the provisions of the Community Reinvestment Act.

#### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

**Section IV – Applications not subject to Federal Register or newspaper notice**

<i>Type</i>	<i>Application</i>
None	

**Section V – Availability of CRA public evaluations**

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
698229	*Prosperity Bank & Trust Company 5803 Rolling Road Springfield, Virginia 22152-1056	08/20/2001	10/24/2001	S		X
920975	*First Sentinel Bank 315 Railroad Avenue Richlands, Virginia 24641-2448	08/20/2001	10/25/2001	S		X

\*Inadvertently omitted from bulletin for week ending October 27, 2001.

**Section VI – CRA examinations scheduled for Quarter of**

<i>Institution</i>	<i>Location</i>
None	

# District 6

## Federal Reserve Bank of Atlanta

**Applications and notifications filed during the week ending Saturday, November 3, 2001**

### **Section I – Applications subject to newspaper notice only**

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	Florida Keys Bank, Naples, Florida (formerly known as the First National Bank of the Florida Keys), to merge with Gulf Coast National Bank, Naples, Florida, and relocate Florida Keys Bank from 12640 Overseas Highway, Marathon, Florida, to Naples, Florida.	N/Avail*

\*Subject to provisions of the Community Reinvestment Act

### **Section II – Applications subject to both newspaper and Federal Register notice**

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Riverside Central Florida Banking Company, Winter Park, Florida, to become a bank holding company by acquiring Riverside Bank of Central Florida, Winter Park, Florida (in organization).	12/03/2001*

\*Subject to provisions of the Community Reinvestment Act

### **Section III – Applications subject to Federal Register notice only**

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

**Section IV – Applications not subject to Federal Register or newspaper notice**

<i>Type</i>	<i>Application</i>
Member	Florida Keys Bank, Naples, Florida (formerly known as the First National Bank of the Florida Keys), to become a member of the Federal Reserve System.
Member	Riverside Bank of Central Florida, Winter Park, Florida (in organization), to become a member of the Federal Reserve System.

**Section V – Availability of CRA public evaluations**

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
543637	Equitable Bank 633 South Federal Highway Fort Lauderdale, Florida 33301 (305) 705-0563	06/04/2001	09/13/2001	S		X

**Section VI – CRA examinations scheduled for** **Quarter of**

<i>Institution</i>	<i>Location</i>
None	

## District 7

### Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, November 3, 2001

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18C & Branches	Commercial Trust & Savings Bank, Storm Lake, Iowa, for prior approval to merge with Central Trust & Savings Bank, Cherokee, Iowa and thereby to establish branch offices at: 401 W. Main Street, Cherokee, Iowa, 2 Bow Drive, Cherokee, Iowa, 119 N. Main Street, Quimby, Iowa, and 301 Main, Washta, Iowa.*	Newspaper – N/Avail
18C & Branches	Iowa State Bank, Sheldon, Iowa, for prior approval to merge with Iowa State Bank, Orange City, Iowa and thereby to establish the following branch offices: 627 2nd Ave., Sheldon, Iowa; 103 3rd Ave., Alton, Iowa; 305 Oak Street, Craig, Iowa; 105 Albany Ave., Orange City, Iowa, and 308 Main, Ireton, Iowa.*	Newspaper – N/Avail

\* Subject to the provisions of the Community Reinvestment Act

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CC	Notification by R. Steven Lutterbach, of a Change in Control of Alliance Financial Corp., New Buffalo, Michigan.	Fed Reg – 11/14/2001 Newspaper – N/Avail
3(a)(1)	Allied First Bancorp, Inc., Naperville, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Allied First Bank, s.b., Naperville, Illinois.*	Fed Reg – 10/22/2001 Newspaper – N/Avail
3(a)(5)	Associated Banc-Corp., Green Bay, Wisconsin, for prior approval to acquire 100 percent of the voting shares of Signal Financial Corporation, Mendota Heights, Minnesota and thereby indirectly acquire Signal Bank National Association, Eagan, Minnesota and Signal Bank South National Association, Red Wing, Minnesota.*	Fed Reg – 10/29/2001 Newspaper – 10/19/2001
3(a)(5)	Dunlap Iowa Holding Co., Dunlap, Iowa, for prior approval to acquire 100 percent of the voting shares of EWN Investments, Inc., Ute, Iowa and thereby indirectly acquire Ute State Bank, Ute, Iowa.*	Fed Reg – 11/02/2001 Newspaper – 10/27/2001

## Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Herky Hawk Financial Corp., Monticello, Iowa, for prior approval to acquire 100 percent of the voting shares of New Vienna Savings Bank, New Vienna, Iowa and Casey State Bank, Casey, Illinois and to acquire 100 percent of the voting shares of Biggsville Financial Corporation, Biggsville, Illinois and thereby indirectly acquire First State Bank of Biggsville, Biggsville, Illinois.*	Fed Reg – 10/29/2001 Newspaper – 11/02/2001
3(a)(1)	Home Federal Bancorp, Seymour, Indiana, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Home Federal Savings Bank, Seymour, Indiana.*	Fed Reg – 11/13/2001 Newspaper – 11/09/2001
3(a)(3)	Independence Bancshares, Inc., Independence, Iowa, for prior approval to acquire 100 percent of Fairbank Bancshares Corp., Fairbank, Iowa and thereby indirectly acquire Fairbank State Bank, Fairbank, Iowa.*	Fed Reg – 11/28/2001 Newspaper – N/Avail
3(a)(1)	Manito Bank Services, Inc., Manito, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Peoples State Bank, Manito, Illinois.*	Fed Reg – 11/02/2001 Newspaper – 10/27/2001
CC	Notification by the Abdula Family Limited Partnership and other notificants, of a Change in Control to retain 11.30 percent ownership in Northern States Financial Corporation, Waukegan, Illinois, and to increase ownership to 11.83 percent as a result of a stock redemption by the holding company.	Fed Reg – 11/01/2001 Newspaper – 10/29/2001
3(a)(1)	Premier Holdings, Ltd., Rock Valley, Iowa, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Premier Bank, Rock Valley, Iowa.*	Fed Reg – 11/26/2001 Newspaper – N/Avail
3(a)(1)	The Private Banking Company, Hartland, Wisconsin, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Bank of Waunakee Employee Stock Ownership Plan, Waunakee, Wisconsin and Waunakee Bank Shares, Inc., Waunakee, Wisconsin and thereby indirectly acquire Bank of Waunakee, Waunakee, Wisconsin.*	Fed Reg – 11/26/2001 Newspaper – N/Avail
CC	Notification by Omar C. Wilhelms and Janice R. Wilhelms, of a Change in Control to retain 23.61 percent of Shannon Bancorp, Inc., Shannon, Illinois.	Fed Reg – 11/19/2001 Newspaper – 11/14/2001

\* Subject to the provisions of the Community Reinvestment Act

### Section III – Applications subject to Federal Register notice only

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<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Associated Banc-Corp., Green Bay, Wisconsin, for prior approval to acquire 100 percent of the voting shares of Signal Finance Company, Mendota Heights, Illinois and thereby to engage in extending credit and servicing loans and selling credit life and accident and health insurance in conjunction with lending and to acquire 100 percent of the voting shares of Signal Trust Company, N.A., Mendota Heights, Minnesota and thereby to engage in trust company functions.	Fed Reg – 11/07/2001
4(c)(8)	Citizens Banking Corporation, Flint, Michigan, for prior approval to acquire 100 percent of the voting shares of CB Wealth Management, National Association, Flint, Michigan.	Fed Reg – N/Avail
4(c)(8)	Mitchell Bank Holding Company, Milwaukee, Wisconsin, notification of intent to continue to engage in extending credit and servicing loans.	Fed Reg – 10/29/2001

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### Section IV – Applications not subject to Federal Register or newspaper notice

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<i>Type</i>	<i>Application</i>
None	

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### Section V – Availability of CRA public evaluations

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

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**Section V – Availability of CRA public evaluations**

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
633640	Hendricks County Bank & Trust 1 E. Main Street Brownsburg, Indiana 46112-1213 (317) 852-2268	7/23/2001	10/29/2001	S		X
932745	First Community Bank 200 E. Main Street Harbor Springs, Michigan 49740 (231) 526-2114	7/09/2001	10/30/2001	S		X

**Section VI – CRA examinations scheduled for** **Quarter of**

<i>Institution</i>	<i>Location</i>
None	

## District 8

### Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, November 3, 2001

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	Notice by First Community Bank, Xenia-Flora, Xenia, Illinois, (Previously named The First National Bank of Xenia) to merge with First Community Interim Bank, Xenia, Illinois.	Newspaper – 12/2/2001

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Notice by Tri-State Financial Services, Inc., Memphis, Tennessee to acquire 100 percent of Tri-State Bank of Memphis, Memphis, Tennessee.*	Newspaper – N/Avail. Fed Reg – 11/30/2001
CIC	Notice involving Millstadt Bancshares, Inc., Millstadt, Illinois, by the Baltz Family Partnership, L.P., Millstadt, Illinois, and its managing partner, John W. Baltz, Millstadt, Illinois.	Newspaper – 11/14/2001 Fed Reg – N/Avail.

\* Subject to the provisions of the Community Reinvestment Act

#### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

## Section V – Availability of CRA public evaluations

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

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Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

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<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

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## Section VI – CRA examinations scheduled for Quarter of

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<i>Institution</i>	<i>Location</i>
None	

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## District 9

### Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, November 3, 2001

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	H2H Bancshares, Inc., Hosmer, South Dakota, proposes to acquire 100% of the voting shares of Farmers State Bank, Hosmer, South Dakota.*	Fed. Reg. – 11/23/2001 Newspaper – 11/23/2001
3(a)(3)	Dakota Bancshares, Inc., Mendota Heights, Minnesota, proposes to acquire 100% of the voting shares of The Midway National Bank of St. Paul, St. Paul, Minnesota.*	Fed. Reg. – 11/15/2001 Newspaper – 11/14/2001
3(a)(5)	Mesaba Bancshares, Inc., Grand Rapids, Minnesota, proposes to acquire Bovey Financial Corporation, Bovey, Minnesota.*	Fed. Reg. – 11/23/2001 Newspaper – 11/28/2001

\*Subject to the provisions of the Community Reinvestment Act.

#### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

## Section V – Availability of CRA public evaluations

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

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Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

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<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

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## Section VI – CRA examinations scheduled for Quarter of

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<i>Institution</i>	<i>Location</i>
None	

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# District 10

## Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, November 3, 2001

### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

### Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
S/R	Rae Valley Financials, Inc., Petersburg, Nebraska, for prior approval to redeem 300 shares of its voting common stock.	

## Section V – Availability of CRA public evaluations

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
361354	Grant County Bank 120 S. Main Medford, Oklahoma 73759-1531	08/06/2001	10/29/2001	S		X

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## Section VI – CRA examinations scheduled for

## Quarter of

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*Institution*

*Location*

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None

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# District 11

## Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, November 3, 2001

### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	Security Bank, Ralls, TX, to acquire First National Bank West Texas, Plainview, TX, and establish two branch offices*	11/26/2001
Branch	Security Bank, Ralls, TX, to establish two branch offices at 3000 Olton Road, Plainview, TX, 79072, and 701 Main Street, Hale Center, TX, 79041*	11/26/2001

\*Subject to the provisions of the Community Reinvestment Act

### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Northwest Bancshares, Inc., Roanoke, TX, to acquire Northwest Delaware, Inc., Wilmington, DE, and Northwest Bank, Roanoke, TX* (previously reported the week ending October 27, 2001)	Fed Reg – 11/27/2001 Newspaper – 11/30/2001
3(a)(1)	Northwest Delaware, Inc., Wilmington, DE, to acquire Northwest Bank, Roanoke, TX* (previously reported the week ending October 27, 2001)	Fed Reg – 11/27/2001 Newspaper – 11/30/2001
3(a)(3)	McLaughlin Bancshares, Inc., Ralls, TX, and McLaughlin Delaware Bancshares, Inc., Dover, DE, to acquire First Hale Center, Inc., Hale Center, TX, and First National Bank West Texas, Plainview, TX*	Fed Reg – 11/28/2001 Newspaper – 11/26/2001

\*Subject to the provisions of the Community Reinvestment Act

### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

**Section IV – Applications not subject to Federal Register or newspaper notice**

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<i>Type</i>	<i>Application</i>
None	

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**Section V – Availability of CRA public evaluations**

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

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**Section VI – CRA examinations scheduled for** **Quarter of**

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<i>Institution</i>	<i>Location</i>
None	

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# District 12

## Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, November 3, 2001

### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Solano Bank, Vacaville, California, to establish a branch office at 976 A&B Admiral Callaghan Lane, Vallejo, California.*	Newspaper – 10/23/2001
Branch	First Community Bank of the Desert, Indian Wells, California, to establish a branch office at 80111 Avenue 52, La Quenta, California.*	Newspaper – 12/15/2001

\* Subject to the provisions of the Community Reinvestment Act

### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

### Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

## Section V – Availability of CRA public evaluations

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

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<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

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## Section VI – CRA examinations scheduled for Quarter of

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<i>Institution</i>	<i>Location</i>
None	

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